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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

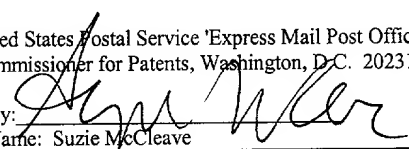
Applicant(s): Paul H. Phibbs, Jr.
Docket: 9512
Title: ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING UNDER 37 CFR 1.10

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By: 
Name: Suzie McCleave

BOX PATENT APPLICATION

Commissioner for Patents
Washington, D.C. 20231

Sir:

We are transmitting herewith the attached:

- ☒ Transmittal sheet, in duplicate, containing Certificate Of Mailing Under 37 CFR 1.10.
- ☒ **REQUEST FOR NON-PUBLICATION.**
- ☒ CIP Patent Application: Spec. 29 pgs; 30 claims; Abstract 1 pg(s).
The fee has been calculated as shown below in the "Claims as Filed" table.
- ☒ 4 sheets of Drawings.
- ☒ A signed Declaration and Power of Attorney.
- ☒ Assignment of the invention to NCR Corporation, Recordation Form Cover Sheet.
- ☒ A charge to Deposit Account 50-1673 of NCR Corporation in the amount of \$890.00 to cover the Filing Fee.
- ☒ A charge to Deposit Account 50-1673 of NCR Corporation in the amount of \$40.00 to cover the Assignment Recordation Fee.
- ☒ Return postcard.

CLAIMS AS FILED

Number of Claims Filed	In Excess of:	Number Extra	Rate	Fee
Basic Filing Fee				\$710.00
Total Claims				
30	20	10	x \$18.00	= \$180.00
Independent Claims				
3	3	0	x \$80.00	= \$0.00
MULTIPLE DEPENDENT CLAIM FEE				\$0.00
TOTAL FILING FEE				\$890.00

Please charge all fees to Deposit Account 50-1673 of NCR Corporation (the assignee of the present application). A duplicate of this sheet is enclosed.

GATES & COOPER LLP

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Los Angeles, CA 90045
(310) 641-8797

By: 

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Reg. No.: 33,500
Initials: GHG/sjm

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**NONPUBLICATION REQUEST
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor

Paul H. Phibbs, Jr.

Title

ALLOCATED BALANCES IN A NET
INTEREST . . . SYSTEM

Atty Docket Number

9512

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

August 30, 2001

Date



Signature

George H. Gates

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.